

UNITED STATES BANKRUPTCY COURT
Southern District of New York

In re: Melissa Alexandria Smikle

Bankruptcy Case No.: 09-23048-rdd

Melissa Alexandria Smikle

Plaintiff(s),

—against—

Adversary Proceeding No. 09-08284-rdd

Palisades Funding Corporation

Defendant(s)

SUMMONS AND NOTICE OF PRETRIAL CONFERENCE
IN AN ADVERSARY PROCEEDING

YOU ARE SUMMONED and required to submit a motion or answer to the complaint which is attached to this summons to the clerk of the bankruptcy court within 30 days after the date of issuance of this summons, except that the United States and its offices and agencies shall submit a motion or answer to the complaint within 35 days, to:

Address of Clerk:

Clerk of the Court
United States Bankruptcy Court
Southern District of New York
300 Quarropas Street
White Plains, NY 10601

At the same time, you must also serve a copy of the motion or answer upon the plaintiff's attorney.

**Name and Address of
Plaintiff's Attorney:**

David Hamilton
Dwyer & Associates, LLC
11 Broadway
Suite 615
New York, NY 10004

If you make a motion, your time to answer is governed by Bankruptcy Rule 7012.

YOU ARE NOTIFIED that a pretrial conference of the proceeding commenced by the filing of the complaint will be held at the following time and place:

United States Bankruptcy Court Southern District of New York 300 Quarropas Street White Plains, NY 10601	Room: Courtroom 610 (RDD), One Bowling Green, New York, NY 10004-1408 Date and Time: 10/15/09 10:00 AM
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IF YOU FAIL TO RESPOND TO THIS SUMMONS, YOUR FAILURE WILL BE DEEMED TO BE YOUR CONSENT TO ENTRY OF A JUDGMENT BY THE BANKRUPTCY COURT AND JUDGMENT BY DEFAULT MAY BE TAKEN AGAINST YOU FOR THE RELIEF DEMANDED IN THE COMPLAINT.

Dated: 8/19/09

Vito Genna

Clerk of the Court

By: /s/ Arturo D. Tavaréz

Deputy Clerk